

EXHIBIT B

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF BRONX

-----X
BARBARA RUSSELL,

Plaintiff,

Index No. 14644/07

-against-

HEARTLAND EXPRESS, INC. and
BENJAMIN R. OSMON,

VERIFIED ANSWER

Defendants.

-----X

Defendants, Heartland Express Inc. of Iowa, sued herein as Heartland Express, Inc., and Benjamin R. Osmon, answering the Verified Complaint by and through their attorneys, the Law Offices of John C. Lane, allege upon information and belief as follows:

1. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraph 1 of the Complaint.
2. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraph 2 of the Complaint.
3. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraph 3 of the Complaint.
4. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraph 4 of the Complaint.
5. Defendants admit the allegations contained in Paragraph 5 of the Complaint.
6. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraph 6 of the Complaint.
7. Defendants deny the allegations contained in Paragraph 7 of the Complaint.
8. Defendants deny the allegations contained in Paragraph 8 of the Complaint.

9. Defendants deny the allegations contained in Paragraph 9 of the Complaint.
10. Defendants deny the allegations contained in Paragraph 10 of the Complaint.
11. Defendants deny the allegations contained in Paragraph 11 of the Complaint.

FIRST AFFIRMATIVE DEFENSE

In the event that plaintiff's damages, as alleged in the Complaint, were caused in whole or in part, by the culpable conduct of the plaintiff, then the amount of damages otherwise recoverable by the plaintiff should be extinguished or reduced in the proportions which the culpable conduct attributable to plaintiff bears to the culpable conduct which caused the damages.

SECOND AFFIRMATIVE DEFENSE

The Complaint is barred by virtue of Insurance Law §5104(a) in that plaintiff has not sustained a serious injury as defined in Insurance Law §5102(d).

THIRD AFFIRMATIVE DEFENSE

The injuries complained of by the plaintiff were caused in whole or in part or were rendered more severe by virtue of the fact that plaintiff failed to utilize the seat belts, shoulder harnesses, or other restraining devices attached to the vehicle in which she was riding at the time that the accident occurred.

FOURTH AFFIRMATIVE DEFENSE

Plaintiff failed to take reasonable steps to mitigate her damages; defendants bear no liability for damages which would otherwise have been avoided or prevented.

FIFTH AFFIRMATIVE DEFENSE

In the event of any judgment or verdict on behalf of the plaintiff, the defendants are entitled to a set-off or verdict with respect to the amounts of any payments made to the plaintiff for medical and other expenses prior thereto, pursuant to §4545 of the CPLR.

SIXTH AFFIRMATIVE DEFENSE

If plaintiff sustained injuries as a result of the allegations contained in the Complaint, said injuries were caused, in whole or in part, by the neglect or other fault on the part of others for whose conduct these answering defendants are not responsible.

SEVENTH AFFIRMATIVE DEFENSE

The Complaint fails to state a claim upon which relief may be granted.

REQUEST FOR DEMAND FOR DAMAGES SOUGHT

Defendants, Heartland Express Inc. of Iowa, sued herein as Heartland Express, Inc., and Benjamin R. Osmon, hereby request, pursuant to CPLR §3017(c), that within fifteen (15) days of the date of this request, plaintiff provide a supplemental demand setting forth the total damages to which plaintiff's claim to be entitled herein.

WHEREFORE, defendants, Heartland Express Inc. of Iowa, sued herein as Heartland Express, Inc., and Benjamin R. Osmon, demand judgment dismissing the Complaint herein, together with the costs and disbursements of this action.

Dated: New York, New York
July 11, 2007

Yours, etc.

LAW OFFICES OF JOHN C. LANE



PETER C. BOBCHIN

Attorneys for Defendants, Heartland Express Inc. of
Iowa, sued herein as Heartland Express, Inc., and
Benjamin R. Osmon
PMB 46013, 140 Broadway, 46th Floor
New York, New York 10005
212-363-8048

TO: Michael T. Ridge, Esq.
Attorney for Plaintiff
910 Grand Concourse, Suite 1D
Bronx, New York 10451
718-590-5400

VERIFICATION

STATE OF NEW YORK)

SS:

COUNTY OF NEW YORK)

The undersigned, an attorney admitted to practice in the State of New York, affirms that the undersigned is the attorney for defendants, Heartland Express Inc. of Iowa, sued herein as Heartland Express, Inc., and Benjamin R. Osmon, in the within action; that the undersigned has read the foregoing Answer to the Complaint and knows the contents thereof; that the same are true to affirmant's own knowledge, except as to the matters therein stated to be alleged on information and belief; and as to those matters affirmant believes them to be true.

The undersigned further states that the reason this verification is made by the undersigned and not by defendants is that the defendants reside outside the County where the undersigned maintains his offices.

The grounds of affirmant's belief as to all matters not stated to be upon affirmant's knowledge, are as follows: books, records, correspondence, investigation, and other documentation in the possession of the undersigned.

The undersigned affirms that the foregoing statements are true, under penalty of perjury.

Dated: New York, New York
July 11, 2007



PETER C. BOBCHIN

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF BRONX

BARBARA RUSSELL,

Plaintiff,

Index No. 14644/07

-against-

HEARTLAND EXPRESS, INC.,
and BENJAMIN R. OSMON,

Defendants.

VERIFIED ANSWER WITH AFFIRMATIVE DEFENSES

LAW OFFICES OF JOHN C. LANE
Attorneys for Defendants, Heartland Express Inc. of Iowa,
sued herein as Heartland Express, Inc., and Benjamin R. Osmon
PMB 46013, 140 Broadway, 46th Floor
New York, New York 10005
(212) 363-8048

To:

Attorney(s) for Defendant

Service of a copy of the within is hereby admitted.

DATED:

Attorney(s) for

Sir: Please take notice

NOTICE OF ENTRY

that the within is a (certified) true copy of a

duly entered in the office of the Clerk of the within named Court on

20

NOTICE OF SETTLEMENT

that an order of which the within is a true copy will be presented for settlement to the

HON. one of the Judges of the within named Court, at

on

20__ at M.

DATED: July 11, 2007

Yours, etc.

Peter C. Bobchin, Esq.

LAW OFFICES OF JOHN C. LANE

Attorneys for Defendants

PMB 46013, 140 Broadway, 46th Floor

New York, New York 10005

(212) 363-8048

EXHIBIT C

MICHAEL T. RIDGE
JOSEPH BOVE
PETER T. RIDGE

LAW OFFICES OF
MICHAEL T. RIDGE
910 GRAND CONCOURSE, SUITE 1D
BRONX, NEW YORK 10451
(718) 590-5400
FAX (718) 681-0285

October 25, 2007

**Law Offices of John C. Lane
The Grace Building
19 Godwin Avenue
Wyckoff, New Jersey 07481**

Attn.: John C. Lane, Esq.


**Re: Barbara Russell v.
Heartland Express,
Inc. et al.
Your File #: HLE.1858
D/A: 3/29/07**

Dear Mr. Lane:

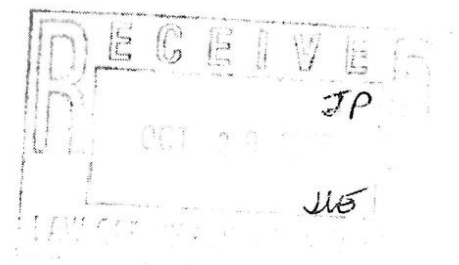
In response to your letter dated October 11, 2007, please be advised that at this time my client is claiming \$500,000.00 for past pain and suffering and \$500,000.00 for future pain and suffering.

If you should have any questions or require additional information, please do not hesitate to contact the undersigned.

Sincerely,


MICHAEL T. RIDGE, ESQ.

MTR/cs



UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

BARBARA RUSSELL,

Plaintiff,

-against-

HEARTLAND EXPRESS, INC. and
BENJAMIN R. OSMON,

Defendants.

NOTICE OF REMOVAL

LAW OFFICES OF JOHN C. LANE
Attorneys for Heartland Express, Inc. of Iowa, s/h/a Heartland Express, Inc.
and Benjamin R. Osmon
The Grace Building
191 Godwin Avenue
Wyckoff, New Jersey 07481
201-848-6000

To:

Attorney(s) for Defendant

Service of a copy of the within is hereby admitted.
DATED:

Attorney(s) for

Sir:- Please take notice

NOTICE OF ENTRY

that the within is a (certified) true copy of a
duly entered in the office of the clerk of the within named court on 20

NOTICE OF SETTLEMENT

that an order of which the within is a true copy will be presented for settlement to the
HON. one of the judges of the within named court, at on 20 at
M.

DATED: Yours, etc.

JOHN C. LANE, ESQ.
Attorney for Defendant
The Grace Building
191 Godwin Avenue
Wyckoff, New Jersey 07481
201-848-6000